

Exhibit J

December 10, 2007

SENT CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Charles Christian, President
Contributed Mutual Benefits Mortgage Services, Inc.
8655 East Via Del Ventura, Ste. G-200
Scottsdale, AZ 85258

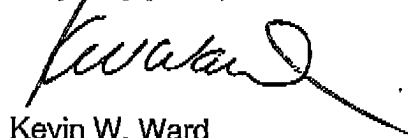
RE: \$10,000,000 Loan from Contributed Mutual Benefits Mortgage Services, Inc.
(Lender) to K-5 Realty, LLC (Borrower)
Loan No. TCPL-57331
Our File No. 14467.35

Dear Mr. Christian:

As I stated in my email to you of December 9, 2007, you set eight closing dates; K-5 Realty, LLC, has met all the conditions for closing; all of the documents your attorneys prepared have been executed by K-5 Realty, LLC; closing has not occurred.

Pursuant to the terms of the commitment letter, K-5 Realty, LLC, is demanding the return of its \$600,000 deposit (CFC & CF) for failure of the Lender to perform.

Very truly yours,



Kevin W. Ward

cc: Robert L. Moore, Esquire

0598 E 8891 4846 1643 3850 7110 0917

US Postal Service
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Mail**
Receipt

*Domestic Mail Only
No Insurance
Coverage Provided*

Sent To:

Charles Christian, President
Contributed Mutual Benefits
Mortgage Services, Inc.
8635 East Via Del Ventura, Ste. G-200
Scottsdale, AZ 85258

PS Form 3800, January 2005

US Postal Service

Certifi

RM/ing File No. 14467.35

Postage

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Certified Fee

Return Receipt Fee
(Endorsement Required)Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees

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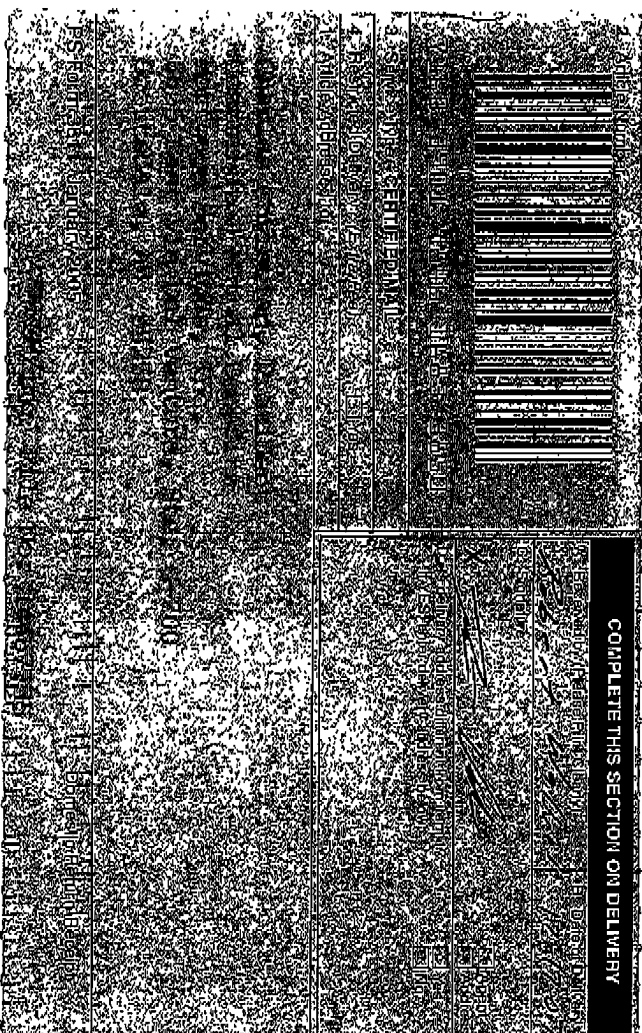


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US POSTAGE

COMPLETE THIS SECTION ON DELIVERY



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From Lisa <lisa@kmdpa.com>
Date 2007/12/10 Mon PM 12:16:40 EST
To charleschristian@contributedmutual.com
CC kwward@verizon.net
Subject FW: K-5 Realty LLC

Dear Mr. Christian:

Pursuant to Mr. Ward's request, attached please find a letter from him.

Lisa M. Guttman, CP
Certified Paralegal for
Kanetsky, Moore & DeBoer, P.A.
P.O. Box 1767
Venice, FL 34284-1767
ph. 941-485-1571
fax: 941-484-7226

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-----Original Message-----

From: kwward@verizon.net [mailto:kwward@verizon.net]
Sent: Sunday, December 09, 2007 1:44 PM
To: charleschristian@contributedmutual.com
Cc: Bob Moore; gdward1@earthlink.net
Subject: K-5 Realty LLC

Charles,

PLEASE SEE THE ATTACHED LETTER

Kevin W. Ward

Download Attachment charles 12-9 refund.doc